## IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

IN RE:

Case No. 16-42312-mxm13

**§ § § §** Marla Dena Lee Chapter 13

Debtor,

RESPONSE(OPPOSITION) OR NON-OPPOSITION) OF BSI FINANCIAL SERVICES AS MORTGAGE SERVICER FOR U.S. BANK TRUST N.A. AS TRUSTEE OF BUNGALOW SERIES F TRUST TO TRUSTEE'S NOTICE OF AMOUNT DEEMED NECESSARY TO CURE MORTGAGE ARREARS [Doc. #63]

COMES NOW, BSI Financial Services ("BSI Financial") as Mortgage Servicer for U.S. Bank Trust N.A., as Trustee of Bungalow Series F Trust ("Creditor"), who, for its Response to the Trustee's Notice of Amount Deemed Necessary to Cure Mortgage Arrears Mid Case][Doc. # 63], would show the Court as follows:

- 1. Creditor agrees with the Trustee's Notice as to Court Claim #4, Trustee Claim #1 and that the principal amount necessary to cure the pre-petition mortgage arrearage claim to be paid by the Trustee is \$0.00 as of the Date of the Trustee's Notice, having paid \$1,000.00 on said claim as of the date of Trustee's Notice.
- 2. As to Court Claim #4, Trustee Claim #2, Creditor states that the Debtor is not current on all post petition payments consistent with 11 U.S.C. § 1322(b)(5) of the Bankruptcy code, including all fees, charges, expenses, escrow, and costs. Creditor asserts that the total amount remaining unpaid as of May 4, 2018 is:

a. Total postpetition on going payment due: \$44,065.93

b. Total fees, charges, expenses, escrow, costs outstanding: \$0.00

c. Total amounts due postpetition:. \$44,065.93 Creditor asserts that the Debtor is contractually obligated for Postpetiton payments that first became due on July 1, 2016. Attached as Exhibit A is an itemized payment history disclosing all payments received, all fees, costs, escrow, and expenses assessed to the mortgage and all amounts the creditor contends remain unpaid from the date of the bankruptcy filing through the date of this response.

Respectfully submitted,

/S/RICHARD E. ANDERSON

Richard E. Anderson State Bar No. 01209010 Anderson Vela, LLP 4920 Westport Drive The Colony, Texas 75056 (214) 276-1545, Ext. 207 - Phone (214) 276-1546 - Fax RAnderson@Andersonvela.com Attorney for Creditor

#### **CERTIFICATE OF SERVICE**

I hereby certify that a copy of the RESPONSE OF CREDITOR IN RESPONSE TO TRUSTEE'S NOTICE OF AMOUNT DEEMED NECESSARY TO CURE MORTGAGE ARREARS was served on the 25th day of May, 2018. Said Response was filed electronically. Service was accomplished by the method and to the following as indicated.

## /S/RICHARD E. ANDERSON Richard E. Anderson

BY ELECTRONIC NOTICE OR REGULAR FIRST CLASS MAIL, POSTAGE PREPAID:

#### **Debtor**

Marla Dena Lee 1941 Forest Park Blvd (Property) Fort Worth, TX 76110

## **Debtor**

Marla Dena Lee 1941 Forest Park Blvd (Mailing) Fort Worth, Texas 76110

#### **Debtor's Attorney**

Wally Woodrow Wadsworth
Wadsworth Law Firm
606 W. Wheatland Rd., Suite 107
Duncanville, Texas75116
law@wallywadsworth.com

#### Trustee

Tim Truman 6851 N.E. Loop 820, Suite 300 N. Richland Hills, TX 76180

### **US Trustee**

U.S. Trustee 1100 Commerce Street Room 976 Dallas, Texas 75242

## **CREDITOR ATTORNEY**

Kristen Leigh Baker

Hughes Watters & Askanase, LLP 333 Clay Drive, 29th Floor Houston, TX 77002 (713) 328-2881

(713) 351-0381 (fax)

kb@hwa.com

Assigned: 08/17/2016

Select Portfolio Servicing, Inc

(Creditor)

**Melissa Linell Palo** 

Linebarger Goggan Blair & Sampson, LLP

2777 N. Stemmons Frwy Ste 1000

Dallas, TX 75207 (214) 880-0089

(469) 221-5003 (fax)

melissa.palo@lgbs.com Assigned: 06/21/2016 **Tarrant County** 

Linebarger Goggan Blair &

Sampson, LLP c/o Melissa L. Palo 2777 N. Stemmons Frwy

representing Suite 1000

representing

Dallas, TX 75207 214-880-0089 469-221-5003 (fax)

dallas.bankruptcy@lgbs.com

(Creditor)

**Yoshie Valadez** 

McCarthy & Holthus, LLP

1255 West 15th Street, Suite 1060

Plano, TX 75075

(214) 291-3800

(214) 291-3801 (fax)

mhtbkanhsselffilings@mccarthyholthus.com

Assigned: 08/15/2016

**Seterus Inc.** 

PO BOX 1047

Hartford, CT 06143

(Creditor)

Michael L. Weems

Hughes Watters & Askanase

333 Clay, 29th Floor

Houston, TX 77002

713 328-2822

713 759-6834 (fax)

mlw@hwa.com

Assigned: 11/21/2016

representing

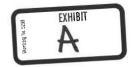
representing

Select Portfolio Servicing, Inc

(Creditor)

/s/ Richard E. Anderson RICHARD E. ANDERSON

			PREVIOU	IS SERVICER				BSI FINANCIAL SERVICES:						
ACCOUNT #:	PAYMENTS:		TAX DISBURSEMENT:		PMI:	INSURANCES		SINGLE RECIEPT:	TAX DISB	URSEMENT:	FORCEPLACED INS:	PAYMENTS:	HOMEOWNERS	
	3/23/2015	\$772.85	12/8/2015	(\$6,926.09)		9/17/2015	(\$154.00)		12/1/2017	(\$8,212.02)			10/19/2017	(\$3,084.00
	7/21/2015	\$868.06	12/2/2016	(\$7,559.57)		10/8/2015	\$154.00							
	9/16/2015	\$868.06				10/14/2015	(\$160.00)							
	11/5/2015	\$868.06				10/15/2015	(\$3,327.00)							
						10/29/2015	(\$160.00)							
						1/25/2016	\$160.00							
						9/15/2016	(\$2,863.00)							
TOTALS:	\$3,377.03		(\$14,485.66)		\$0.00	(\$6,350.00)		\$0.00	(\$8.7	212.02)	\$0.00	\$0.00	(\$3,084.00)	
TOTALS.	<b>43,37</b>	7103	(71-7)-10	33.00)	70.00	(50,5	0.007	\$6,66	(40)2	12.02,	\$6.66	70.00	(40)00	
						BSI PAID:		(\$11,296.02)						
						TOTAL BALANCE:		(\$30,670.23)						
			LOAN TRANSFER TO PREVIOUS SERVICER:			(\$1,915.58)								
			LOAN TRANSFER TO BSI FINANCIAL SERVICE			(\$19,3	74.21)							
			TOTA	L ESCROW BAL	ANCE:	(\$30,670.23)			\$0.00					





Payment Changes										
ate	P&I	Escrow	Total	Notice Filed						
7/1/2016	\$1,047.85	\$868.06	\$1,915.91	Filed w/ POC						
		\$0.00		NOPC						
		\$0.00								
		\$0.00								
		\$0.00								
		\$n.nn								

Loan Information								
Loan #								
Borrower	Lee							
BK Case #	16-42312							
Date Filed	6/11/2016							
First Post Petition								
Due Date	7/1/2016							
POC Covers	3/1/15-6/1/16							

POC filed by DA

Date	Amount Rcvd	Post Pet Due Date	Contractual Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	APO Credit	APO Debit	APO Suspense Balance AP	O Paid to Date	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Comments
4/4/2017		Trustee Payment			\$0.00			\$0.00			\$0.00	\$0.00	\$1,000.00		\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	,
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	,
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	
					\$0.00 \$0.00			\$0.00 \$0.00			\$0.00 \$0.00	\$0.00 \$0.00			\$1,000.00 \$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	)
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
<u> </u>			-		\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00 \$0.00			\$0.00	\$0.00 \$0.00			\$1,000.00 \$1,000.00	\$1,000.00 \$1,000.00	
					\$0.00 \$0.00			\$0.00			\$0.00 \$0.00	\$0.00			\$1,000.00	\$1,000.00	
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		J
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	)
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00 \$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00 \$0.00			\$0.00			\$0.00 \$0.00	\$0.00 \$0.00			\$1,000.00 \$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	J
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		1
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	0
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00 \$0.00			\$0.00	\$0.00 \$0.00			\$1,000.00 \$1,000.00		
					\$0.00 \$0.00			\$0.00			\$0.00 \$0.00	\$0.00			\$1,000.00		
				l	\$0.00			\$0.00			\$0.00	\$0.00		l	\$1,000.00		
					\$0.00		<del>                                     </del>	\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00	\$1,000.00	J.
					\$0.00			\$0.00			\$0.00	\$0.00			\$1,000.00		
			•	•										-			

# Case 16-42312-mxm13 Doc 71 Filed 05/25/18 Entered 05/25/18 14:52:51 Page 7 of 7

\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000,00 \$1,000,00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000,00 \$1,000,00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000,00 \$1,000,00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$1,000.00 \$1,000.00
\$0.00	\$0.00	\$0.00 \$0.00	\$1,000.00 \$1,000.00